

EXHIBIT 13

Message

From: Kleman, Laurie H [/O=AETNA/OU=AETNAUS/CN=RECIPIENTS/CN=A735984]
Sent: 3/8/2012 8:59:34 PM
To: Hatzikostas, Erin [/O=AETNA/OU=AETNAUS/cn=Recipients/cn=A719481]; Richard, Andrew
[/O=AETNA/OU=AETNAUS/cn=Recipients/cn=A771374]; Pieninck, Brian
[/O=AETNA/OU=AETNAUS/cn=Recipients/cn=A747440]; Dickhart, Russell R
[/O=AETNA/OU=AETNAUS/cn=Recipients/cn=A319231]; Bednar, Deborah
[/O=AETNA/OU=AETNAUS/cn=Recipients/cn=A760700]; Libucha, Sheila
[/O=AETNA/OU=AETNAUS/cn=Recipients/cn=A563305]; Meholic, Susan C
[/O=AETNA/OU=AETNAUS/cn=Recipients/cn=A187232]; Bucci, Michael J [/O=AETNA/OU=EXCHANGE
ADMINISTRATIVE GROUP (FYDIBOHF23SPDLT)/CN=RECIPIENTS/CN=A172738]; Bernhard, Jeffrey
[/O=AETNA/OU=AETNAUS/cn=Recipients/cn=A739091]; Fischer, Bradley P
[/O=AETNA/OU=AETNAUS/cn=Recipients/cn=A697047]; McCormick, Michael F [/O=AETNA/OU=EXCHANGE
ADMINISTRATIVE GROUP (FYDIBOHF23SPDLT)/CN=RECIPIENTS/CN=A785454]; Imig, Sally I
[/O=AETNA/OU=AETNAUS/cn=Recipients/cn=A220149]; Cooney, John M
[/O=AETNA/OU=AETNAUS/cn=Recipients/cn=A235347]; Hothersall, Kristin J
[/O=AETNA/OU=AETNAUS/cn=Recipients/cn=A789647]; Schenkemeyer, Brian
[/O=AETNA/OU=AETNAUS/cn=Recipients/cn=A172694]; Polini, Kelly
[/O=AETNA/OU=AETNAUS/cn=Recipients/cn=A551205]
CC: Waggoner, Dawn E [/O=AETNA/OU=AETNAUS/cn=Recipients/cn=A786630]; Kilpinen, Cyndy
[/O=AETNA/OU=AETNAUS/cn=Recipients/cn=A793251]; Forbes, Kelli Anne
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[/O=AETNA/OU=AETNAUS/cn=Recipients/cn=A175371]; Coyle, Keith
[/O=AETNA/OU=AETNAUS/cn=Recipients/cn=A692694]; Smart, Robert T [/O=AETNA/OU=EXCHANGE
ADMINISTRATIVE GROUP (FYDIBOHF23SPDLT)/CN=RECIPIENTS/CN=A581963]; Wadsworth, Keith T
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[/O=AETNA/OU=AETNAUS/cn=Recipients/cn=A144611]; Flood, Matthew J
[/O=AETNA/OU=AETNAUS/cn=Recipients/cn=A729448]
Subject: FW: OptumHealth Field Comm - SE Region effective 4/15
Attachments: Optum Health Field Comm V5.doc; Optum Health PS Letter V5.doc

Attached is a preview of the field com that will be distributed tomorrow. Please let me know if you have any questions. Laurie

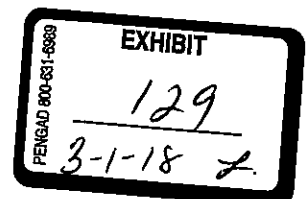
From: Iorillo, Erica L
Sent: Thursday, March 08, 2012 9:27 AM
To: Kleman, Laurie H
Cc: Degrandi-Statchen, Melissa
Subject: OptumHealth Field Comm - approved to go out

Hi Laurie

The field comm was fully approved by the segments and will go out in this week's email.

Attached is the final version.

Erica L. Iorillo
Aetna Business Communications
860-273-5779



Plan Sponsor Letter for OptumHealth Program

Subject: New physical and occupational therapy benefits management program for <Enter State> members

Dear (Plan Sponsor):

We are pleased to announce a new physical and occupational therapy benefits management program administered by OptumHealth. This program manages physical and occupational therapy services in <Enter State>. It only applies to freestanding centers; it does not manage services provided in a physician's office or hospital.

Starting **April 15, 2012**, the new program:

- Lets members continue to access the majority of physical and occupational therapists currently listed in our DocFind® online directory
- Generally provides reduced rates for most of these providers
- Enhances member access and quality standards

Advantages for you and for members

The program may help you see a **lower medical cost trend** for physical and occupational therapy services in <Enter State>. That is because OptumHealth helps control unnecessary use of these services and often provides access at lower rates, as well.

How OptumHealth works

This program:

- Requires authorization of services after the initial visit
- Evaluates the medical necessity of therapy
- Helps members reach their optimal health through therapeutic services

OptumHealth helps make the process as simple as possible for members. It also lets members continue to access high-quality therapists.

No preauthorization is needed for a member's initial visit. After the first visit, therapists must get approvals from OptumHealth for their recommended treatment plan and for additional visits in order to continue.

Sometimes, members may use their **out-of-network benefit** for physical and occupational therapy in a freestanding facility. In these cases, **authorization is not required**.

Insert paragraph for self-funded plan sponsors only:

You will not be charged any fees for this program and should expect to see savings as a result of the program.

If you have any questions about this program, please contact me at XXX-XXX-XXXX.

Sincerely,

Aetna Representative

New physical and occupational therapy benefit management program in North Carolina, South Carolina, Washington, D.C and Virginia

Originator/Contact

Dawn Waggoner, SE Region Network Management

All Sales and Service and Sales Support: FYI

Review the information below about our new physical and occupational therapy management program. Communicate as appropriate with plan sponsors.

Highlights:

- *Starting April 15, 2012, Aetna is using OptumHealth for physical and occupational therapy management in DC, NC, SC and VA.*
- *OptumHealth provides network management and contract administration, utilization management and claims administration.*

Details

Starting April 15, 2012, Aetna will be using OptumHealth to implement utilization management of physical and occupational therapy services for all products in North Carolina, South Carolina, Virginia and Washington, DC, **excluding, ASA and AWCA**. The program manages physical and occupational therapy services in free standing centers. It does not manage services provided in a physician's office or hospital.

What's new or changing

As part of this contract, physical and occupational therapy visits with dates of service on and after April 15, 2012, will be subject to OptumHealth's review. OptumHealth will review each case for medical necessity after the initial visit. This differs from Aetna's current process which was to begin medical necessity review starting after the twenty-fifth visit.

Unlike other management programs, this one is not capitated. There is no separate administration fee for this service.

The medical review requirement will help OptumHealth control the use of physical and occupational therapy services. Therefore, the program may help plan sponsors see a **lower medical cost trend** for these services.

What this means to members

In these states, as of April 15, Aetna's network of freestanding physical and occupational therapy centers will only include those contracted through OptumHealth. Members can choose any physical or occupational therapist in Aetna's network. Aetna and OptumHealth are working collaboratively to maintain a 90 percent match to the existing network and to minimize network disruption to ensure that we are meeting network adequacy standards.

If members decide to use their out-of-network benefits for physical and occupational therapy in a free standing facility, there is no requirement to obtain authorization from OptumHealth

Deviations

If a self-funded or a Public and Labor customer does not want to implement this program, please contact Dawn Waggoner by April 1, 2012, for more information on how to handle exceptions.

Two options for customer deviations:

- Opt-out of utilization management only but still handle claim administration through OptumHealth
- Opt-out of OptumHealth for all areas and continue to have claims adjudicate through normal claim flows

Plan sponsor letter

You may use this letter to communicate as appropriate with plan sponsors.